

Training in Stewardship

LEAVELL



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CHAPTER I.

THE MEANING OF STEWARDSHIP.

IN this study of stewardship care will be taken to view the subject in broad outline. To limit the discussion to one or two phases of the subject, such as stewardship of money or property, or to tithing, would be a sad failing. Too often has stewardship been thus circumscribed, both in our thoughts about it and in our discussions of it.

Let us consider, in this chapter, "What Stewardship Is"; "What Stewardship is Not"; and "What Stewardship Does."

WHAT STEWARDSHIP IS.

Stewardship is trusteeship. Everyone is familiar with the principle of trusteeship, as when a banker receives and holds in trust the money of depositors; or, when a lawyer holds and administers the funds of orphan children; or when an administrator has charge of another's estate. Stewardship is, then, administering that which belongs to another for the benefit of the owner. The goods which a trustee holds are committed

to him "in trust," just as in the parable of Jesus the ten pounds were committed to the ten servants to be used for their master's benefit.

Christian stewardship, as taught in the New Testament, means that the Christian holds that which he possesses as God's, to be used for God.

Stewardship is inevitable for the Christian. As between man and man, the matter of assuming a trust is optional. But as between man and God, everyone, saint and sinner alike, is a steward, because life itself is a trust. God so considers it. Our daily bread as well as our daily breath is from God. The sinner may not acknowledge this trust, but the Christian is doubly bound to do so. No dutiful Christian will seek to evade it. To acknowledge it and live accordingly brings life's richest blessings.

Stewardship is a life principle. Christian stewardship is a principle which applies to all that makes up life. The real steward looks at everything involved in life and its relations from the standpoint of God's ownership and man's responsibility and accountability for his use of what God entrusts to him.

This attitude of responsibility and accountability becomes natural and even subconscious. It becomes the normal state of mind rather than a rule or formula to be adhered to with difficulty.

Stewardship is temporary. This is evident from the fact that the possessions over which we are stewards are transitory rather than permanent. One may be the steward, for instance, of much property today, and tomorrow he may lose these things by fire or flood or other misfortune. There are no everlasting stewardships. The Master may call for an accounting of one's stewardship at the most unexpected time. Hence it is required of a steward that he be found faithful, ready at any time to render account of his stewardship.

Stewardship means that the "trust" must be returned. The steward cannot own that which is entrusted to him. Not only must he make a report of his management, when the owner calls for it, but he must also return the original trust fund to its owner. When the steward thinks of the trust fund as "mine"—he sins. Many stewards are in condemnation today because of this mistake. They are suffering the inevitable penalty.

The motto of the true steward might be expressed in the words, "Naught that I have my own I call, I hold it for the Giver."

WHAT STEWARDSHIP IS NOT.

Stewardship is not selfish. True stewardship has in mind, always and at all times, the owner's interests. The steward should work primarily for the benefit of the owner. If the steward seeks self-advancement, it is after the interest of the owner has been first considered and in order to be better able to advance the owner's interests. Only the unfaithful steward will live a life of seeming devotion, but really for selfish ends.

Stewardship is not limited to *money*. To consider money as the only thing involved in stewardship is to seriously err. God wants *us* first. Some stewards have as their trust the ability to exercise great faith, to preach, to pray with power, to teach, to win the lost, to withstand temptation, to live worthily under hard conditions, even to suffer and to die for the glory of God. To some God entrusts the ability to make much money; to others, little. In some degree each one is a steward of money, but our stewardship is not limited

to money. Stewardship involves all we are and all we are capable of being. Stewardship includes *time*, and the use of time! God expects us to improve our time. We are to study and train ourselves to be our best for Him. Let us not, like the prodigal, waste our precious days.

Stewardship is not hoarding. To pile up, or hoard, the Master's money is a sin. The duty of the steward is to give out, to invest, to finance all enterprises that are for the Master's interest. One's best judgment must be put into this. The failure to do this is seen in some instances where the rich, calling themselves Christians, yet refusing to give, pile up fortunes; then die, leaving them to curse their children. The faithful steward will put money into the Master's work, interesting his children in these things, training them in the service of God.

The steward must give out in the Master's interests. The gospel must be spread, for the gospel is held in trust (1 Cor. 9: 16, 17). It must not be hoarded. Money put back of the gospel spreads it to the ends of the earth. "To have is to owe, not to own." The Master gives through His servants, His stewards.

WHAT STEWARDSHIP DOES.

Stewardship denies ownership. As between man and man, we claim to own property. But between man and God, ownership does not exist. God only can own, for God only can create. God allows man to use His possessions, but He has never yet turned over one atom to man to own. Man brings nothing into this world, creates nothing while here, hence adds nothing to the sum total of the world. Man can only possess temporarily. Rights and titles, as established by law, are only man-made devices to protect man in his possessions. God alone owns.

This truth is gradually gaining in influence and popularity—especially among Christians. A significant case in point is that of slavery.

The Civil War was not the cause, but the occasion, only, of slavery's being abolished. Before the war many slave holders had asked the question, "What right have I to own a man?" The progress of stewardship was back of this question.

God owns us. 1 Cor. 6: 19, 20 states, "Ye are not your own; ye are bought with a price." The basal principle of all practices

of stewardship is that God owns all things. Man can only possess for a time. If God owns us, He then owns all that we possess; for the man who owns the sheep also owns the wool upon the sheep's back.

Stewardship is superior to American law. Some may say that our American laws declare positively that men do own property. But our laws are between men only, and speak in a limited way. God's laws are above men's laws. Such statements of our codes must be subordinated to the higher laws of God. Before a scroll of human law was written, it was declared that "The earth is the Lord's, and the fullness thereof."

The Bible declares Divine ownership, and teaches man's stewardship. Originally, heathen, or pagan laws, declared that men own property absolutely. These laws recognized and justified the principle. Our modern laws are but relics of pagan predecessors in this respect.

In the Bible there is no promise of absolute ownership. God said to Abraham, as He pointed to the hills and valleys of Canaan, "I will give you this for a possession." At Pentecost, "Not one of them said that aught

he possessed was his own." Ownership is incompatible with Christianity.

Stewardship demands faithfulness. Stewardship not only denies, but also demands. The steward must be faithful. 1 Cor. 4: 2 declares, "It is required in stewards, that a man be found faithful." The Master approves and rewards genius in stewards, but faithfulness is the only demand. "My best service for the Master," should be the slogan of the steward. Less than the best effort to wisely use what is placed in the steward's hands is unfaithfulness, and unfaithfulness can meet with nothing less than the condemnation of the Master of the steward.

SOME RESULTS OF STEWARDSHIP.

Good and faithful stewardship is rewarded. The Master teaches this. His "well done" is more highly prized than earthly distinction. It satisfies the soul. But along with this the Master gives a further reward, that of added opportunity to serve Him. In the parable He commanded that the unused pound of the unfaithful steward should be given to "him that hath ten pounds," and He added, "Unto every one *which hath* (hath ability and faith-

fulness) shall be given." God works through those who are true to Him and who grow in ability through exercise of ability. At death the faithful steward goes to his crowning.

Unfaithful stewardship is punished with loss of opportunity. If a steward is unfaithful the Master may take away either the trust or the trustee. Either is just, and either is possible. Examples of both are to be found on every hand. A Christian man loses his health or his fortune, but lives on; God may spare him and give him another chance. Or, God may take him home to heaven and leave the fortune to his wife, or other heirs, for proper use in spreading His Kingdom.

The loss of loved ones, as well as of fortunes, makes us wonder at the ways of Providence. Both are trusts from God. To neglect or misuse either is sufficient explanation of God's dealings with the steward who held them in trust.

Many churches have lost their power and are in a state of decline. May it not be because they neglected their stewardship and their "talent" or "candlestick" was removed? The powerful, aggressive churches today are

invariably those in which may be found members who recognize their stewardship of money, time and influence, and who are busy about the King's business.

May the B. Y. P. U. workers of today, the men and women of tomorrow, study and accept the principles of Christian stewardship and practice them in every activity of their lives.

CHAPTER II.

SCRIPTURAL BACKGROUND FOR STEWARDSHIP.

LET it be carefully kept in mind while teaching or reading, that in this chapter we are not studying tithing, as such, but merely as it is related to stewardship, a broader principle. The teacher should not in this chapter elaborate—"tithing" as tithing is treated thoroughly in Chapters VII and VIII.

TITHING IN THE OLD TESTAMENT

LOOKING FIRST AT THE OLD TESTAMENT background, we find that its teachings on property all center about the giving of the tithe. Under the Old Testament law, the tithe was universally accepted and observed. In fact, the Jewish regime demanded three tithes. The first of these was used for religious purposes and was the one "holy unto the Lord."

There are nine references to the tithe as the rule of giving in the Old Testament. They are:

1. Gen. 14: 20: This is the first reference to the tithe as the basis of giving, and tells of Abram giving tithes to Melchizedek. The language is, "He gave him a tenth of all." This was 400 years before Moses wrote the law, hence the practice was in force long years before the law required it.

2. Gen. 28: 22 records Jacob's vow to God, "And of all that thou shalt give me, I will surely give the tenth unto thee."

3. Among the laws which God gave to Moses in Sinai those regarding the tithe were prominent. See Lev. 27: 30-32, "And all of the tithe of land . . . is holy unto the Lord. And concerning the tithe of the herd or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord."

4. In Num. 18: 21 God speaks to Aaron, "And, behold, I have given the children of Levi all the tenth in Israel for an inheritance for their service which they serve, even the service of the tabernacle of the congregation."

5. Again in the same chapter, verse 26, "Thus shall ye speak to the Levites, and say unto them, When ye take of the children of

Israel the tithe which I have given you from them for your inheritance, then ye shall offer up an heave offering for it for the Lord, even the tenth part of the tithe."

6. In Deuteronomy, Moses is reciting the promises of God to His children and in the fourteenth chapter, the twenty-second and twenty-eighth verses, he says, "Thou shalt truly tithe all the increase of thy seed, that the field bringest forth year by year. At the end of three years thou shalt bring forth all the tithe of thine increase the same year, and shall lay it up within thy gates."

7. In 2 Chron. 31: 5 we read of the children of Israel that "They brought in abundance the first-fruits of the corn, wine, and oil, and honey, and of all the increase of the field; and the tithe of all things brought they in abundantly."

8. In Neh. 13: 12, "Then brought all Judah the tithe of the corn and new wine, and the oil, unto the treasuries."

9. Finally, the most frequently quoted, and the most positive command, is found in Mal. 3: 10. After asking if they would "rob God," the prophet says, "Bring ye all the tithes into the storehouse, that there may be

meat in mine house, and prove me now herewith, saith the Lord of Hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

Stewardship is implied, but tithing is taught in the Old Testament. These teachings of the tithe show that God has the right to demand a revenue. The relation is that of the tenant of the house to the owner. His rent acknowledges the other's ownership. The interest at the bank acknowledges the loan and the owner of the money. So we see the tithe acknowledges God's ownership and man's stewardship. Further Scriptures to show this are Gen. 14:22; 1 Chron. 29: 11-14; Psalms 24: 1 ("The earth is the Lord's, and the fullness thereof"); Psalm 50: 10; Hag. 2: 8.

No claim is made, however, that the broader principle of stewardship is taught in the Old Testament. The Old Testament was the kindergarten in which God led His people up to the broader teachings of Christ.

STEWARDSHIP IN THE NEW TESTAMENT.

The kindergarten course being finished, Christ came to the world and gave the ad-

vanced teaching. The tithe which had been practiced so scrupulously was in no sense abolished or abandoned. It was included in Christ's broader teaching of stewardship.

Jesus did not abrogate, break, or do away with the Old Testament laws. He approved them and taught their deeper meanings and broader applications. For example, He restated the laws, "Thou shalt not steal," "Thou shalt not kill," etc., then added, "But I say unto you,"—and proceeded to go back of these laws and show the spirit and motive that should lead a Christian to observe them. Thus He filled them full of meaning for us. He came to "fulfill the law," or fill it full.

Just as Jesus did not do away with the commandment to "keep the Sabbath," but taught the spirit in which it should be kept, even so He did not do away with the law of the tithe, but enlarged upon it and taught us the spirit in which it should be observed. He taught us how to be "cheerful givers"—namely, upon the principle of stewardship. He commended the giving of the tithe, saying, "this ye ought to have done," then taught the meaning of stewardship and showed man's fuller, nobler relationship to life and property. Man is to be "steward of

all things," including life itself. That must of necessity include money. Stewardship, as Jesus taught it, is all inclusive.

Let us see the truth in picture. Jesus teaches this principle in two parables; namely—"The pounds" and "The unjust steward."

In Luke 19: 12, 13 is found the parable of the pounds. A man, before going into a far country, called servants before him and gave them each a pound, saying, "Occupy till I come." All but one improved his pound. Jesus condemned that one for his unfaithfulness.

In Luke 16: 1-12 is the parable of the steward who, when he had misused, or badly used, his master's money and was about to be dismissed as steward, called together those to whom he had loaned the money. With them he settled at half their indebtedness.

His plan was to make friends for himself at the expense of his employer, or earthly "lord," so that these friends would give him a home when his employer dismissed him. His employer discovered the trick and was "good sport" enough to compliment the slick trader upon it. Evidently they were "two of a kind."

Now, Jesus does not commend the unjust steward's trick. He simply tells the story, which was evidently not a new idea; possibly His hearers smiled out of the corner of their mouths as He told it. He turns upon them and says, in thundering tones, "I say unto you,"—and teaches *by contrast* that His servants should use money to make friends for a higher and holier purpose than that of the unjust steward; namely—that these friends should receive us, with shouts of joy, as we enter the heavenly mansions.

In other words, our earthly goods are to be used to win the lost, so that they may get to heaven and welcome us there. Christ's idea of the real purpose of money seems to be that of using it to spread the gospel. If we so use it, when we get to heaven, some may come to us and say, "I never saw you on earth, but your money sent the gospel to me, and I thank you and rejoice with you here." That will be part of the glory of heaven.

We are stewards of the "manifold grace of God." In 1 Cor. 9: 16, 17, Paul declares that he is a steward of the gospel, and passes it on to us. He says, as we must say, "Woe is unto me, if I preach not the gospel!" Preaching the gospel includes all that is

necessary to preach the gospel. We must pass it on.

An example of this principle of stewardship working in a church is found in Paul's hearty commendation of the churches of Macedonia to the church at Corinth (2 Cor. 8: 3-5), because they gave more than they were really able, — "beyond their power." This was because they "first gave their own selves unto the Lord." No other principle do we find regarding the full duties of Christians of the New Testament age than that of absolute stewardship.

HISTORICAL BACKGROUND OF STEWARDSHIP.

The tithe cannot be divorced from the principle of stewardship. It is the evidence, or expression of stewardship. As rents, taxes, and interest acknowledge a higher authority, so the tithe acknowledges stewardship.

May we strengthen the Biblical background, if it is possible, by hastily looking at the practices of tithing, and consequently stewardship, in past history.

The Jews of the early ages not only practiced the one tithe that was "holy unto the Lord," but two other tithes also. Early

Babylonian history reveals that the tithe was in their national code, but was obeyed on religious grounds. In Greece religion was a state affair and the state forces were used to enforce religious affairs. The tithe was included in their laws. "The Romans, even from the mythological days of Romulus and Remus, submitted to the tithe." The tented Arabs practiced the tithe as a religious rite. Mohammed, one of the wisest of the world, resorted to it to advance his religion. "The tithe was written in the foundation of the English government, and the tax today to support the state church is its equivalent." Also we read that the tithe was introduced into the government of America, but abolished by the separation of church and state.

The sacred historian, Grotius, says that from the most ancient days the tenth was regarded the portion due to God. The Carthagenians brought this custom from Tyre, to which city they paid their tithes regularly. Didymus, of Alexandria, says it was a Grecian custom to consecrate the tenth. Xenophon consecrated the tithe to Apollo and Diana, built a temple and supported the worship with tithes.

"Crœsus induced Cyrus to publish that the tithe must be given to Jupiter." Pliny says that the Ethiopians paid tithes in cinnamon to their gods. Lucillus, the richest Roman of history, vowed all the tithes to the gods. The learned Montacutius says, "Instances are mentioned in history of some nations that did not offer sacrifices; but in the annals of all time none are found that did not pay tithes." (Most of the above quotations are taken from Miller's "Law of the Tithe.")

Chrysostom, perhaps the greatest preacher since the Apostle Paul, says: "Oh, what a shame! that what was no great matter among the Jews should be pretended to be such among the Christians! If there was danger of omitting the tithe then, think how great must be the danger now!"

Ambrose, the sainted bishop of the fourth century, says: "The Lord commands our tithe to be paid every year." Augustine, the greatest uninspired theologian in all the ages, said: "Tithes ought to be paid from whatever may be our occupation. Tithes are required as a debt. God, who has given us the whole, has thought it meet to ask the tenth from us, not for His benefit, but for our own."

CHAPTER III.

MODERN EMPHASIS UPON STEWARDSHIP.

THE NEW THINKING.

The tumult and tragedy of the World War caused throughout the world a political, moral, and intellectual reconstruction. Man's whole thinking was affected. His visions were broadened; his abilities recognized and his real worth acknowledged. Men the world over were brought closer together in their sympathies, in their communications and in their interdependence.

Today we do not think of separate continents served by sundering seas. Today there are no sundering seas, but rather we think of the world as one great neighborhood of nations. The oceans are connecting links; highways for our ocean liners. Aeroplanes are counting in hours and minutes the distances from continent to continent. Morning papers tell what happened at dawn in Shanghai or the Congo. Distance has been eliminated. Christians today think not of continents, but of a world.

RESULTS OF THIS THINKING.

A renaissance in stewardship, as a result of this thinking, is everywhere apparent. The closer proximity of nations has increased the responsibility for spreading the gospel. Christian men are assuming the obligation of a "brother's keeper," and are learning to "love their neighbors as themselves." Christians today are world-Christians!

The missionary task of Southern Baptists today is the territory of the entire world. They cease to consider merely a fringe of Africa, a section of South America, a fractional part of Russia, and central points in China. Today "every creature" is their objective.

Men are asking themselves the question, "How much of my time, my energy, my life belongs to God?" To such questions there is but one answer. Man is steward unto God for *all*. In consequence men are dedicating all to the Master. Such is the modern emphasis of stewardship.

Business men of age and wealth are seeing young people of vigor and vitality offering themselves with this challenge, "We put our lives against your money. Will you match

them?" Such challenges are provoking large-hearted responses.

The World War taught the Christian world, among many things, the idea of the "campaign" and "drive." These drives give, first, information and inspiration; then the response is liberal. The "why" and "how" and "wherefore" are stressed before the "how much" is asked for. This is constructive.

Today the vision of men is clearer than it was yesterday; dawn is appearing; the lark is singing, even though there are still lingering shadows. It is the hour and it is the victory of stewardship, and the world is eagerly acknowledging it.

THE KEYNOTE OF THE EMPHASIS.

The emphatic teaching of present-day stewardship is that "All of life is a trust." Stewardship is more than giving, it is living.

Dr. H. L. Winburn's definition of a steward is as follows: "One who handles the affairs of another according to the will of the owner." Such is the present-day emphasis of the stewardship of life.

Too frequently tithing has been the predominant idea of stewardship. Money has

been the uppermost consideration. Such is a grievous circumscribing of the noble and all inclusive doctrine of stewardship. Tithing is merely one of many incidents, phases, or expressions of stewardship.

God's complete ownership, and man's stewardship, is the essence of the doctrine. God does not care to have our money to the exclusion of our time, talents, service, influence and life. He must be recognized as the absolute Lord of all.

"Not what we give, but what we share,
The gift without the giver is bare;
Who gives himself with his alms feeds three;
Himself, his hungering neighbor, and me."

There is grave danger of Christian people giving the tithe and then considering that they have performed their stewardship duty. God holds us responsible as stewards of nine-tenths; the one-tenth is "holy unto God."

The God-fearing and loving present-day Christian steward in humble gratitude for God's many mercies accepts this attitude of stewardship. He rejoices in his possessions, but honors God as the owner.

MODERN STEWARDSHIP FORCES.

Of the many forces or agencies among Southern Baptists that are giving wide emphasis to the doctrine of stewardship, expressed in part in tithing, we mention the following:

1. *The Ministry.* More and more ministers are delivering sermons, and series of sermons, on the subject of stewardship. With the zeal of the patriarchs they are declaring this divine doctrine.

These discourses usually declare the whole doctrine of stewardship. If tithing alone becomes the objective, the sermon proves unconvincing if not metallic. Where the broader view is presented the response is immediate and gratifying.

For the present-day minister this task is made doubly difficult because of neglect in past years. Young Christians respond readily, but it may require a spiritual earthquake, a moral reformation, for a man in middle life, after years of parsimony, to practice stewardship.

Sad to say, some ministers decline to preach the doctrine because they refuse to practice it.

2. *Teaching.* With textbook, teacher and class the doctrine is getting forceful emphasis. Pastors frequently teach their men; more frequently their women, and still more frequently their young people in the B.Y.P.U., and other organizations.

In Sunday schools and in the work of all Mission Boards, stewardship is being ardently taught.

3. *Young People's Societies.* The most fertile field for propagating stewardship is among Christian young people. In their weekly programs, in their annual study courses, and in special programs, stewardship is with recurring frequency being stressed. Tithing bands, honor rolls, and life volunteers are more and more common.

The double advantage of this work among young people is: First, they yield readily to the teaching; second, when yielded, the entire life rather than a fragment thereof is won. Young people are not confirmed in prejudice, sordid selfishness and pre-conceived erroneous notions. They will hear and heed the gentle wooings of their Master. When they so yield, the entire life is given for service. The young people of today are the mission-

aries as well as the millionaires of tomorrow. God's Kingdom needs both.

The church that neglects its young people will soon bemoan the neglect. The church that neglects its young people may neither murmur nor complain when heaven leaves her helpless in her own desolation. Stewardship among young people is conservation, as contrasted with reclamation in later life.

4. *The Laymen's Movement.* Stewardship is today the keynote of the activities of the Laymen's Movement. Tithing is the visible expression of their stewardship.

Men of every profession are being brought into the joys of Christian service. Men of means are pouring, with delight and blessings to their souls, their sums into the Lord's treasury. Effective though the work of the Laymen's Movement is proving, it is fraught with hindrances. Comparing it with the work among young people, it is "reclamation" versus "conservation."

5. *The Woman's Work.* Prominent among the present-day forces which are stressing stewardship is the magnificent work of the Woman's Missionary Societies. Because of their more responsive spiritual natures, re-

sults among them are immediate and universal. By the thousands they are proving themselves converts to stewardship.

Their work also extends to the Young People's Societies, and thus they reach the most fertile field.

6. *Conventions and Assemblies.* More and more frequently entire programs of great conventions are being built about the Bible teachings of stewardship. From platform and pulpit speakers are showing men the consistency of God's ownership and man's stewardship.

7. *Publications.* A most far-reaching agency for the spread of stewardship is the press. Today the religious press is amazingly busy. Books on stewardship are appearing in great numbers. Periodicals are multiplying. The writer has before him three monthly periodicals devoted entirely to stewardship. The Mission Boards of all denominations distribute free literature by the millions of pages.

The power of the press may thus be illustrated: Richard Sibbs wrote a tract entitled "The Bruised Reed." A tin peddler gave it to a boy named Richard Baxter; through

reading it he was brought to Christ. He wrote "A Call to the Unconverted." Among the thousands saved through it was Philip Doddridge, who wrote "The Rise and Progress of Religion in the Soul." It fell into the hands of William Wilberforce, the great emancipator of the slaves in the British colonies, and led him to Christ. Wilberforce wrote "A Practical View of Christianity," which fired the heart of Leigh Richmond. He wrote the "Dairyman's Daughter." Before 1849 as many as 4,000,000 copies were circulated, and it has testified for Christ in over fifty different languages.

People who will not, who cannot, read a book will gladly read a *tract*, and the seed thought received therefrom will often, as above illustrated, prove a mighty wave of influence that shall break its force only upon the shores of eternity.

CHAPTER IV.

STEWARDSHIP OF PROPERTY.

To RIGHTLY consider the subject of this chapter, some distinctions must be made, and some definitions clearly understood. Much of the irregularity of modern Christian life springs from a misconception of the meaning of the three words: "property," "ownership," and "possession."

Through these definitions we shall prove in this chapter that, from a Christian standpoint—the standpoint of stewardship—ownership is a pagan and not a Christian idea. God alone can own property. Man can only possess property temporarily.

THE DEFINITIONS.

The following definitions are taken from the *Century Dictionary*, and are of general acceptance:

Property, "A thing or things subject to ownership; Anything that may be exclusively possessed and enjoyed; chattels, and lands, possessions."

Ownership, "The state of being an owner. The right by which a thing belongs especially to some person or body. Proprietorship; possession as an owner or proprietor."

Possession, "The act of possessing, or state of being possessed; the having, holding, or detaining of property in one's own power or control; the state of owning or controlling. One man may have the possession of a thing, and the other may have the right of property in it."

OWNERSHIP AND POSSESSION.

From the above definitions, as we see, ownership implies absolute control, for a thing owned must "belong especially to some person." "Belonging to" implies final authority. In order to have this final authority the owner must get absolute "first title" to what he owns. Man can never do this, as all that he has came from the hand of God. After God had created the earth, and all things therein, He turned it over to man, "to possess it." But God retained the "ownership." He gave man title to nothing. Ownership, therefore, is God's sole privilege.

Possession, on the other hand, by the definition, implies the power "of having, holding and detaining." All of that is temporary. Such is the power and privilege of man. Man has "the possession of things," while God has "the right of property," or ownership of it.

We are forced to the conclusion that man cannot own any material atom. God being

the only Creator, and never having transferred title to any of His creation,—still owns all things. Man can only possess things. This is rather shocking to our everyday conceptions. It is, however, no shock to the *Christian* mind.

God has the right of "eminent domain" to all His creation. Man has a "lease-hold" title, but a "free-hold" title he can never have. Abstracts of title deed in America are usually traced back to some Government grant, or purchase from the Indians, or grant from some crowned head of Europe. When this is done the title is, by our laws, declared good and binding. But from whom did the Indians, the Government, or the crowned head get title? To be *really* binding, as between man and God, it must be traced back to the transfer from the Creator to man.

A common cause of confusion is the fact that the word "ownership" is used in our codes and books of law. The laws say that "as between men" man can own property. That is human reasoning. As between "God and man" no law can make such a statement. All that our laws can possibly do is to guarantee unmolested possession of property. Intruders will be excluded by the sheriff or

police. When, however, death or disaster, *both acts of God*, demand the property, law is powerless. Human ownership is thereby disproved.

Further proofs can be furnished. If man could own a house he would, by our definition, have absolute control of it. His word would be final. Neither man nor law could dictate terms nor touch his property. Every property owner today must pay taxes. His doors and windows must be hung according to city specifications, and his plumbing must please the Board of Health. By submitting to these higher authorities man admits his mere possession rather than ownership.

Let those who think they can own property study this list. Here is given some instances of incomes and the "income tax" to the Government the first year after the war. The act of paying these taxes disclaimed ownership:

	<i>Income.</i>	<i>Tax.</i>
John D. Rockefeller.....	\$60,000,000	\$38,400,000
Andrew Carnegie	11,250,000	6,400,000
William Rockefeller	7,500,000	4,800,000
W. K. Vanderbilt	5,000,000	3,200,000
Henry Ford	5,000,000	3,200,000
Vincent Astor	3,750,000	2,400,000
Chas. M. Schwab.....	3,500,000	2,240,000
J. P. Morgan	3,500,000	2,240,000
Mrs. Russell Sage	3,000,000	1,920,000
C. H. McCormick	3,000,000	1,920,000

Possession is not, and never can mean ownership! God's sovereign ownership implies man's stewardship.

OWNERSHIP A PAGAN IDEA.

The word "pagan" means not necessarily heathen or savage, but rather non-Christian. The Christian of today admits God to be the Creator and owner, and man the possessor, of all property. The pagan idea thinks of man as owner, and takes no account of God.

The writer while on a train recently had his attention called to a beautiful, well-rounded hill. Inquiry revealed that it was an Indian mound. In that mound, years ago, when the savage was supreme, an Indian chief had buried with him his horse, cart, beads, his gold, his bow and arrows. He was taking them with him to the "happy hunting ground." Such is the savage idea of ownership. The conception is a consistent one. Ownership means absolute control. If the chief had "owned" he could have control even to the point of not allowing death itself to interfere with his ownership. If the Christian man could "own" he could do likewise. The reader can but admire and commend the consistency of the savage. Likewise he can-

not fail to see the inconsistency of the Christian's claiming ownership of property. If man could own, death could not sever.

The making of wills is but a survival of this idea. Many a man, with no thought of God, but with weakened muscles and faltering hand, in the presence of witnesses, signs his last will and testament. He is endeavoring thereby to control his property after his death. The effort is futile, for ownership, and therefore control, is denied him. Many Christian men, however, write their wills as grateful possessors. May Christian men glorify property in their acknowledgment of a loving God as its real owner, and write their wills accordingly.

WHAT CAN MAN OWN?

The answer is easy. Man can own the "value of things." Not only can he own this value, but he can control it. For example: a man possesses a piano. He can control it by saying whether it shall be placed in a meeting house for use in the worship of God; whether it stay in the home and contribute to the culture and delight of the family, or whether it become a part of some vulgar dance hall. A man may possess a piece of

land. It is his to say whether it produce grain, or thorns and thistles. A woman possesses an excellent voice. She can sing for the inspiration of the *elite*, or follow the trail of the cheapest vaudeville. Such is the value of the piano, the field or the voice. To own this value is the privilege of man.

But values are themselves temporary. The piano degenerates with years. The land deteriorates. The voice is displaced by age. Even the "value of things," therefore, rests with God. Man's control, or ownership, is temporary. Values fluctuate with varying conditions. God controls the conditions.

MAN CAN ONLY POSSESS.

The inevitable must be faced. Man can merely possess. God alone can own. Ownership is a pagan and not a Christian idea. Ownership is incompatible with the Christian conception of an infinite, all-powerful and creating God. God surely meant what He said, "The earth is the Lord's and the fullness thereof." Again, "The silver is mine and the gold is mine, saith the Lord of hosts, and the cattle upon a thousand hills."

The suggestion and the earnest plea here is that the Christian admit God's sovereign,

creative ownership and become a grateful and happy steward of his possessions. Assume the attitude of *partnership with God*. Let God be the owner and the Christian the manager, or steward. Such a partnership will guarantee both liberality and accumulation. It will rob possession of sordid selfishness. It will make the possession refreshingly helpful to both the acquirer and those with whom he deals. Such is the Christian attitude. Such is an attitude that God will approve.

DOUBLE OWNERSHIP.

With this partnership the Christian can recognize the double ownership. It is not mine, but "God's and mine." The dollar or the land, the herds or the swine, the coal or the iron, the water or the food, or the voice, are not mine, but "God's and mine." Such is holy partnership. What young Christian, what B.Y.P.U. member, will hesitate to form such a relation?

"Beware that thou forget not the Lord, thy God . . . lest . . . when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, . . . then thy heart be lifted up, and thou forget; and thou say in thine

heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God, for it is he that giveth the power to get wealth." (Deut. 8: 11-18.)

GOD A GOOD "PARTNER."

All possessions are made sacred when this attitude is assumed toward God and property. There will be no difference between the "sacred" and the "secular." All things will be sacred. All of life and its possibilities become a sacred trust. The Christian is elevated to the plane of "all things are holy."

When the young Christian forms this alliance with God he has little trouble in the otherwise tremendous problem of choosing a profession. God will direct. God is the senior partner. He is adviser and counselor. Business is made holy. The office as well as the pew is a place of prayer. One Christian millionaire in the South has the habit of praying over his mail each morning before cutting into a letter. He consults the Senior Partner.

Significant indeed are these words from the late Mr. Carnegie: "This, then, is the

duty of the man of wealth: To set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and after doing so to consider all surplus revenues that come to him simply a *trust fund*, which he is called upon to *administer*, and strictly bound as a matter of duty to *administer* in the manner which, in his judgment, is best calculated to produce the *most beneficial results* for the community."

"Carve your name high above the shifting sand,
Where the steadfast rocks defy decay;
For all you can hold in your cold dead hand
Is what you have given away.

"Build your pyramids skyward and stand
Gazed at by millions; cultured they say;
But all you can hold in your cold dead hand
Is what you have given away.

"Sail your wide conquests of sea and land,
Heap up your gold, hoard as you may;
All you can hold in your cold dead hand
Is what you have given away.

"Conquest, and gold, and fame; Ah, how grand!
King of the salon; the mart, a day;
But all you can hold in your cold dead hand
Is what you have given away."

CHAPTER V.

STEWARDSHIP OF LIFE.

LIFE is a trust. It cannot be purchased; rather it is a loan. It is a charge from the Creator of life. It can come from no lower source. It is holy; it is uncertain; it is capable of marvelous usefulness, but equally capable of being marred or utterly spoiled.

Life is not ours to use as we please and return at pleasure to the Creator. It is a priceless privilege from the loving Creator to the crowning climax of His creation. All possessions, powers and possibilities are ours in trust; of them we are stewards. Our use of them determines the degree of our faithfulness. Life is ours for management, but is eternally subject to the will of the Divine Owner. "Ye are not your own, ye are bought with a price."

No more startling thought can come to the mind of man than that he is steward of his life. To think that man must fall prostrate before a heavenly tribunal and give account of his every word, thought, deed and action, is overwhelming. Let us consider life in its different aspects.

STEWARDS OF PERSONALITY.

Man's personality is not his own. The hermit's life is incongruous. God intended that every life should be the center and source of great influence. Individual character is a quarry out of which others take stone for the building of their characters. It is appalling to realize the power of personal influence, but no one can escape it. "No man liveth unto himself and no man dieth unto himself."

Of our daily *conversations* we are stewards. We have departed far from the Scriptural injunction, "Let your communication be, Yea, yea; and Nay, nay." For idle words we must give account. A careless movement of the shoulder, a cynical reply, or a jealous lifting of the brow, may turn a life to doubtful destinies.

Everyone can recall single expressions, incidental remarks, and thoughtless deeds that have lingered for years in memory, either uplifting or degrading character. A man once said, "I want my life's work to influence the *thinking* of men." A boy nearby heard it and a life's ideal was formed. "Why not?" was the careless answer to a doubtful invitation. A bystander was influenced thereby and himself yielded to the indiscretion.

We overestimate the planned and premeditated activities and grievously underestimate the involuntary, the casual, the "natural" and the parenthetical. We are stewards of both alike.

Our *amusements* are a part of our personality. The amusements of young people are the severest tests of their spirituality. We are, however, stewards of our influence through our amusements.

Often it is easy to give the dollar, but difficult to give up the dance. We are accountable for both. The donated dollar can never offset the destructive dance.

"How far can I go?" "How much can I do, and still be a church member?" is the supreme question of many young Christians. Such are the problems of Christians of little spirituality and of wavering faith. The effort to keep "One foot in the church and the other in the world" is futile! It is a double compromise. Many Christians have just enough religion to make them constantly unhappy.

What a great hour it is for the young Christian when he ceases to compromise his influence. When he ceases to ask "How far

can I go?" but rather says "How much good can I do?"

"I want in this short life of mine,
As much as can be pressed,
Of service true to God and man;
God help me do my best."

Is there a safe test for amusements? Where can we get a sure guide for safe and helpful amusements? Only in God's word. "I don't see any harm in this or that," is no safe test.

How empty, shallow and silly it will sound on the last day to say to Jesus, "I did not see any harm in that." Before the judge today the criminal who says "I did not know that it was wrong" is not excused. "Ignorance of the law is no excuse." The criminal suffers the penalty.

The Bible speaks plainly, "Whether. therefore, ye eat or drink, or whatsoever ye do, do all to the glory of God." Another, "Abstain from all appearance of evil." If there is a question of evil the question itself proves the evil. If wholly good there is no question.

To apply these Scriptures to our amusements three questions may well be asked: (1) Does it hurt me spiritually? (2) Can it hurt anyone else spiritually? (3) Does it glorify God? If cards, dancing and other

doubtful amusements make you a better Christian, more efficient, more spiritual, more prayerful and more influential, then throw yourself with all your heart into it.

If, however, there is a question, give God the benefit of the doubt. If you can do the doubtful thing "to the glory of God," then do it. If not, beware! Would you prefer to be in a dance hall when Jesus comes back to earth? Would you want Him to find you there? If you are doing it to His glory you would. Be an uncompromising Christian! Don't be an apology. "Do all to the glory of God" and you will be a good steward.

STEWARDS OF OPPORTUNITY.

Opportunities like meteors pass quickly. We are, nevertheless, responsible for them. They are too swift for the sluggard. Receding, or past, opportunities are seen by the multitudes; approaching, or present, they are recognized only by the alert. Opportunity knocks; if the door is unopened, it passes on. It never travels backward. Opportunity must be anticipated. If it finds us unprepared it never asks the cause. Causes are immaterial. Its only question is, "Do

you know me,—are you ready for my coming?"

Opportunities do not make heroes as is often stated. Mr. Washington asked for one who could cut a five-pointed star. He was told of Betsy Ross, the humble dressmaker, and her skill. He accordingly visited her and she designed the Stars and Stripes. He could not have tarried for her to learn. Opportunity proves, but does not make heroes. We are stewards of our opportunities, whether neglected or fully developed.

It is of great value to young people, especially B. Y. P. U. workers, to remember that stewardship takes account of small as well as great opportunities. True greatness comes from small things. Mediocre men gasp vainly for auspicious deeds, while the truly great magnify the meager. A fortune is a saving of single dollars. Life is the addition of single hours. We are stewards of the dollar and the hour, as well as of the fortune and the life.

The genius of B. Y. P. U. work is the magnifying of small things. The B. Y. P. U. worker can say only one sentence, can talk only one minute, can utter merely a sentence

prayer. That is his opportunity. If he does small things as though they were great things, he will be able later to do great things as easily as though they were small things. Let us despise not the small things. We are stewards, and therefore responsible for our present opportunities, and not for those of the future. Greatness is proved by faithfulness, rather than the size of the service.

A traveler before a great cathedral was whispering his admiration. A common laborer replied, "Yes, a fine building, and it took us a long time to build it." "Took you?" said the tourist. "What did you do?" "I helped mix the mortar," was the proud reply. His pride was justifiable. His reward for faithfulness was great. "He that would be greatest must be least," were the words of the Great Teacher.

It is a pathetic story that Dr. Conwell tells of the little girl who, in all of her savings, accumulated only fifty-seven cents. Before her death she asked that the fifty-seven cents be given toward erecting the new church. After her death the story of her contribution was a stirring inspiration to many. From church trustees to owner of the lot, himself not a church-goer, all were inspired to action.

She was a good steward of what passed through her hands.

Possession without cultivation is sin. The widow put in her two mites. Never was a greater contribution made in the Kingdom of God. It was her opportunity. She was faithful; she gave both mites, all she had. A single alabaster box in the hands of Mary not only filled the house with fragrance, but the whole world with sweetness. "She did what she could." Angels can do no more. The divine command is not for greatness, but for faithfulness in stewardship.

STEWARDS OF TALENTS.

There are no talentless Christians. God has left none devoid of usefulness. Many talents, however, lie undeveloped; hidden in a napkin. What is your talent? Say not "nothing"! If your talent is undiscovered you may be a slothful steward. Can you sing? For what are you singing? Have you attractive personality; have you business ability; can you teach? For what are you using your talent? Can you use a typewriter? What is your conception of your position? A consecrated stenographer, a

good steward of her talent, recently said: "I pray between paragraphs that God may use my work to His glory."

The faithful steward uses his talent for the Master. What of your job? At what are you aiming? Is your job big enough? Would you die for it? If not, stop it, and if necessary, die trying to do something bigger! Your job represents your life, yourself. Put your job in one side of the balance and yourself in the other. Which goes down? You are daily giving your life for the things you are doing.

STEWARDS OF KNOWLEDGE.

"What do you know" as well as "What can you do?" is a solemn and searching inquiry. To do, it is necessary to know. A college education is within reach of every American youth who is willing to pay the price. Determination, and not money, is the price. We are stewards of our opportunity to get knowledge.

The world demands knowledge. A major's first question to the young man applying for a commission in the United States army was, "What is your college?" So the world today asks every young person who will rise.

The Baptists of the South, through their mission boards, educational secretaries, and Christian institutions offer an education to every ambitious Baptist youth. We are stewards of the opportunity. To do much we must know much. The man who makes more than the ditch digger's wage makes it from his eyes up.

A young lady who had gone no higher in school than the sixth grade, determined to go as a foreign missionary. She was twenty-two years of age and absolutely dependent on her own labors for support. A position as housemaid was offered by the matron of a school. It was as eagerly accepted. She started to school, completed her course, and went on to our Baptist Training School at Louisville, Ky. Zeal will win. Stewardship makes severe demands. God's demands are often hard, but never unreasonable.

Man is steward of his opportunity to get knowledge as well as of the use of the knowledge after it is acquired. Knowledge is a prerequisite of intelligent service. We are not only stewards of service, therefore, but also of the greater service which we could render with the greater knowledge which was within our reach.

CHAPTER VI.

STEWARDSHIP OF LIFE (Continued).

A STUDY of the foregoing chapter should lead to the conclusion that man is steward, under God, of his life. Life consists of little more than personality, opportunity, talents, and knowledge. Our property, or possessions, are all acquired by and through these elements of life.

Life itself, however, as well as these contents of life, is but a trust. Life is the most valuable of all earthly possessions, for all possessions depend upon it and terminate with it. Of life, time is the essence. Dividends are demanded for it. Despite that fact, however, more prodigals are wasting this element of life than any other human possession. They have received it from their heavenly Father and are wasting it in riotous living.

SCRIPTURE TEACHINGS REGARDING LIFE.

Time, we have seen, is the essence of life. Concerning time, the Bible teaches that we are stewards of our days on earth. Each

hour hesitates upon the dial before passing, to be gone forever. As good stewards, we should send them heavily freighted with service. Jesus says, "I must work the works of Him that sent me while it is day; the night cometh when no man can work" (John 9: 4). Solomon says, "Remember now thy Creator in the days of thy youth, while the evil days come not, nor the years draw nigh, when thou shalt say, I have no pleasure in them" (Eccl. 12: 1). Also he says again, "Whatsoever thy hands find to do, do it with thy might, for there is no work . . . in the grave whither thou goest." The sanctity of time lies in the fact that it is the Lord's and is given man merely as possession.

In proof that man cannot "own" time, we offer the same test which was applied to property. If we could own time we could control it. But it is beyond our control. The hands of the Senate clock in Washington are often turned back to defeat time limits in passing laws. The hands of heaven's clock can be moved only by the Creator. He never moves them backward. Until we can "control" life we cannot "own" life. If we could own, and therefore control, life we could close the doors of our castles and say to that

black monster, the Angel of Death, "Get thee hence, thou shalt not enter here!" This we cannot do.

GOD IS JEALOUS FOR YOUNG LIFE.

The lives of young people are precious in the sight of God. He has imperative need for all who will serve in His name. Those who early give Him their lives, prove most valuable. It means the whole life rather than a fragment thereof. God is jealous for the lives and services of His young people.

Someone has said "The history of heroes is the history of the young." "Genius wins its laurels in early life." "We must be young to do great things." The premium today, as never before, is upon the value of the young.

When Uncle Sam needed an army to suppress the rising head of a vicious autocracy he asked for a cross-section of the manhood of the nation. He asked for the men between twenty-one and thirty-one. He said, "There is the strength, the manhood, the endurance, the heroism, and the genius that I need for my army." God, likewise, is calling for such an army. He does not "draft," but depends upon the response of love.

God is dependent upon young life. It has been said with force: "God is as dependent upon us as we are upon Him." God's plan is a man. He has no other. If the gospel is taken to foreign lands, the young must take it. The Mission Boards say, "Wanted, the young. None other need apply." These Boards speak for God. May all good stewards heed the divine call.

Not alone for preachers, and doctors and nurses, is this call from the Master. The appeal is for "Whosoever will." All are not called for foreign fields. The home base must be developed. The question of *where*, is secondary. The truly consecrated will say: "Where He leads me I will follow."

We consider the minister and the "missionary" as sacredly called. The call to others is equally as sacred. It is veritably true that God is calling today, for lives of service, business men, farmers, teachers, doctors, dentists, stenographers, bookkeepers, printers, technical and professional men, as well as homemakers, for both home and foreign fields. With the rapidly-developing missionary endeavors all service is needed.

May we cease to distinguish between the "sacred" and the "secular." When the secu-

lar is called and consecrated to God it becomes as sacred as the pulpit or the mission hospital. When God calls a stenographer or a business man the call is sacred. All alike are stewards of their particular talents. What the particular talent is, is immaterial. The fundamental principle is that whatever we do, we are stewards of God. None can evade stewardship; may no young Christian endeavor to do so.

There was no more significant victory of the great 75 Million Campaign among Southern Baptists in 1919 than the "calling out of the called." No possible amount of money raised could count for more than did that heaven-bound host of more than six thousand noble young spirits who walked down the aisles of their churches and schools, saying with joy unbounded, "Here am I, Lord, send me."

A CONVICTION.

The closing plea of this chapter is that the young people who read these lines may develop a *conviction* regarding their stewardship. With a God-reliant, hell-defiant, sin-resistant conviction of their stewardship of life, many will follow in the noble train of

that immortal six thousand above mentioned. Such a conviction will lead them to see that life is short, at best, and that the wisest life decision is the one that permits the greatest amount of service of a survival value. "Survival" value means value beyond the grave. Such a conviction will lead a life to be "invested" rather than merely "spent." How much of your life will survive the grave?

TWO FAITHFUL STEWARDS.

1. The steward "society girl." A young woman recently graduated from one of the leading colleges of the South. During her college days she had proved herself scholarly and attractive, but an uncompromising Christian.

Upon graduating she went to her home in the North. The doors of society were flung open for her entrance into the festivities and fascinations of her "career." She was so related socially that the White House was frequently open to her.

One happy day the President of the United States, with others of his family, offered the young college graduate the honor of a debut party in the White House. What a social

distinction! What an unusual opportunity for recognition and popularity.

The young woman, however, in the nobility of Christian character and with becoming thanks said, "I do not care for a debut into society. I am conscientiously opposed to the dissipations and frivolities of a modern society life. I am a *steward* of my life. I must give an account. My life is to be spent in Japan telling the story of Jesus and His love to those who know it not." At the time of this writing she is on the high seas going to that fair land to help in the uplift of its people.

2. The steward doctor. The young doctor had worked himself through college and medical school. He was nearly thirty. He was tall, handsome, attractive.

During his senior year in medical school in a great Southern city he assisted a leading physician with a large practice. The older physician told the younger that upon graduation he was to have a half interest in the greatest practice in the city. It was a great call and a flattering offer.

There was another voice calling the young doctor. The gentle whispers of holy heaven

were wooing him to China. Doctors in China were scarce. Doctors in America were many. The American call meant good practice, large returns, easy prominence and early retirement. The China call meant hardships and handicaps, labor until old age with merely a missionary's income. It meant leaving home for the heathen and leaving health for uncertainty.

After receiving his degree, he went to his room. He had to decide between the calls. Before him on his bed he placed his open diploma and his open Bible. Looking at his diploma he said, "That represents my life. What shall I do with it?" Then reading his Bible, he went to his knees, with door locked, and God alone present; he fought the battle until far into the night. Finally he won complete victory. He rose from his knees, closed his Bible, rolled up his diploma and with the dew of heaven still on his face he said boldly, but with abiding faith, "China for me!"

For several years already he has been among China's countless millions following the example of the Master in raising the fallen, lifting the lame, healing the sick, and

opening the eyes of the blind. A good steward of a useful life!

Surely the angels of heaven await anxiously the privilege of receiving such souls into the courts of their Master.

CHAPTER VII.

STEWARDSHIP EXPRESSED IN TITHING.

FROM the first syllable of this chapter let it be understood that it is not assumed, but positively disclaimed, that tithing,—the setting aside of one-tenth of the increase,—is full settlement of Christian stewardship. Such a contention can never satisfy the Scriptures, and we have no other guide.

It will be the burden of this chapter to prove that tithing is a part of the broader principle of stewardship. We have, in Chapter II, proved it to be Scriptural. We must now see that it is a positive Christian duty; that when it becomes a practice it soon proves a privilege and a blessing; that while it is a minimum of giving, it is a *safe* minimum, and that it merely recognizes and in no sense settles the stewardship.

TITHING AND STEWARDSHIP.

The principle of stewardship, which is taught in the New Testament, is inclusive of, but more than the Old Testament principle of tithing. Stewardship claims that we are

GOD'S HOLY TITHE

- 1. Practiced by the Earliest Peoples.*
- 2. Practiced by Abram and His Generation.*
Gen. 14: 18-20—500 years before Moses.
- 3. Practiced by Jacob and His Generation.*
Gen. 28: 20-22—400 years before Moses.
- 4. God says the Tithe is "Holy Unto the Lord."*
Lev. 27: 30.
- 5. God Commanded it Through Moses*
In Gen. Exod., Lev., Deut.
- 6. God Commanded it for Preachers.*
Num. 18 and Deut. 18, whole chapters.
- 7. God Commanded it to Prophets, Priests and Kings, throughout the Old Testament.*
- 8. God Commanded it After the Captivity.*
Nehemiah 10: 37-39; 13: 10-14.
- 9. God Challenges Delinquent Hebrews as Robbers.* Mal. 3: 7-11.
- 10. Jesus Approves the Tithe.*
Math. 23: 23, and Luke 11: 42.
- 11. Paul and the Tithe.* 1 Cor. 9: 7-14.
- 12. The Tithe Glorified in Hebrews 7.*
- 13. Practiced by Earnest Christians for 1800 Years.*
- 14. Practiced by a Multitude of Christians Today.*

Will Any Christian Refuse?

accountable to God for *all* we are and have. Tithing is God's appointed way of our accounting for the money we have. "The tithe is that organized principle upon which our spiritual response to the law of stewardship may express itself" (Winburn). It is God's appointed and man's accepted acknowledgment.

In strictly correct thinking, the modern Christian must think of his money just as of his lands, his influence, his loved ones, his opportunities, and even life itself. The distinction is that God stipulates the positive ratio by which man must, if he is obedient to the Scriptures, acknowledge his stewardship of money. Tithing applies to money; stewardship applies to *all human possessions*.

The tithe is God's, not man's. Man should cease to think and speak of "giving" the tithe. Man cannot give that which is not his. God has never surrendered the tithe. It is His, but in our hands. It has never been man's to give. It has been man's *in trust*. God says plainly, "All the tithe is the Lord's." (Lev. 27: 30.) To withhold it is misuse. To use it for personal needs is simple dishonesty.

Every decent citizen will handle honestly that which belongs to his neighbor. Yet

when it comes to that which is God's, some seem to feel no moral obligation. Can anyone reconcile that inconsistency? None will be so foolish as to try. May young Christians early in their Christian life learn God's will. With a young Christian, a conviction means a conversion.

NEW TESTAMENT REFERENCE.

In Chapter II we saw that "tithing" was the teaching of the Old Testament and "stewardship" that of the New Testament. It was insisted that stewardship includes tithing. Can we find tithing specifically taught in the New Testament? By approval and inference we can. If Jesus "commends" it He "commands" it for those who seek His will.

Jesus commends the tithe in Matt. 23: 23: "Ye tithe mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy and faith; these ought ye to have done, and not to have left the other undone." What Jesus is really saying is, "I do not censure you for keeping the law of the tithe. I commend you for it—for *that* you ought to have done: I censure you for leaving the other undone." Clearly

Jesus therein commends tithing. If He commends it once, does He not always?

There are four other references to tithing in the New Testament. In Luke 11: 42 practically the same thing is repeated. In Luke 18: 12, the Pharisee in his prayer mentions, with other things which he is sure will be approved, his practice of tithing. The other two references are in Heb. 7: 1-10, 20-25. Here Christ is said to be a "Priest after the order of Melchizedek." Melchizedek was a "tithe-receiving" priest to whom Abram paid the tithe. Christ is, therefore, a tithe-receiving Priest.

Some will ask why tithing is not oftener mentioned in the New Testament. Doubters harp on that question. To the thoughtful, two answers come. First, as we have urged, it is included in stewardship. Second, the practice was so well established and conceded that mention of it was unnecessary. We do not argue the obvious. Little needed to be said, hence little was said. No argument was made in the New Testament that God is God. It was too fundamental. So, doubtless, of tithing.

Two facts are conspicuous regarding this mention, or non-mention, of tithing in the

New Testament. First, nowhere therein is it by anyone doubted or even questioned. Second, every mention of it is to approve it. Is that not sufficient to point out the duty of any God-loving young Christian who is living under grace and enjoying more blessings than could the Jew under law? Is there one who will fail to approve, accept, embrace and observe this insistent teaching of the Master?

Suppose we compare the law of the Sabbath with the law of the tithe. They bear striking resemblance! A seventh of days and a tenth of money are alike "holy unto the Lord." The tithe is mentioned in the New Testament as often as is the law of the Sabbath. We observe the one today. Why should we ignore the other?

Furthermore, the law of the Sabbath and the law of the tithe control the two elements necessary for the Kingdom's advancement. Time and money are alike necessary for giving the gospel to the world. It is not strange that God prescribed these two laws for regulating them. God forbid that we fail to see the resemblance and fail to practice them with equal diligence.

GOD'S TWIN LAWS

THE SABBATH



One
Seventh
of
Days

THE TITHE



One
Tenth
of
Means

Both Are

As Old as Man.
Binding Today.
Pleasing to God.
For Good of Man.
Teachings of Moses.
Teachings of Jesus.
The Duty of Christians.

The following was a conversation between two natives, both Christians, on one of our mission fields. It is typical of some evaders of God's law of the tithe:

"If you had one hundred sheep would you give fifty of them to the Lord?"

"Yes, I would."

"Would you do the same if you had one hundred cows?"

"Yes, I would."

"Would you do the same if you had one hundred horses?"

"Yes, I would."

"If you had two pigs, would you give one of them to Him?"

"No, I wouldn't; and you had no right to ask me, for you knew I had two pigs."

GOD AND MONEY.

God speaks very plainly about money. The whole Bible through, only one proportion is ever mentioned for man's giving. In this, man should rejoice. There are many doctrines about which there is obscurity. Not so of the doctrine of giving. Denominations disagree as to some interpretations of the Scripture. They all agree on the teachings

about giving. The doctrine of the tithe is clear. Nothing can be clearer than "Bring ye all the tithes into the storehouse . . ." Again, "All the tithe of the land . . . it is holy unto the Lord."

The tithe does not *settle* the stewardship. Care must be taken not to consider that when the tithe is paid the entire obligation to God is thereby settled. The tithe simply *acknowledges* the ownership of God. The interest at the bank acknowledges the indebtedness. The rent acknowledges the owner of the house. We are accountable to God for the tenths; the one-tenth is never ours, but always His. Psa. 24: 1, "The earth is the Lord's, and the fullness thereof; the world and they that dwell therein." Stewardship demands all our means. Tithing demands the tenth as a minimum to be given to God.

God does not need the money. It is preposterous to think of God begging for our money! He does not need our means. It is true, however, that His Kingdom does need it for its advancement. God will not go to the poor house if we do not give Him the tithe. Man can't impoverish God! But man can, by failing to follow God's Word, delay the advancement of His Kingdom.

God's law of the tithe is for man's own blessing. The tithe will rob his heart of greed, his mind of mammon, and his life of stinginess. With these sins in his life man can't grow God-ward. Tithe giving is a means of grace and spiritual blessing to man. One day in seven for rest is good. One dollar in ten for spirituality is equally good. Both are God's laws.

Compulsion should not be necessary. Man pays taxes without the aid of the sheriff. If the love of God is in his heart, no Christian should need an officer to make him pay the tithe. "If the Christian under grace pays less than the Jew under law, *it is a disgrace.*" No officer arrests the withholding Christian, but God punishes him. Malachi says he is a robber (Mal. 3: 8). Paul says he is an idolater (Col. 3: 5). Will any young Christian, by refusing obedience to God, so brand himself both a robber and an idolater?

Under grace, we are under *higher* demands than was the Jew under law. Refusing the tithe was robbery under the less severe law. The modern Christian who is guilty, should be tried and condemned under the law as a robber. He would thereby be proved unworthy of the privileges of grace.

How does a man get his money? Dr. E. M. Poteat forcefully points out the three factors in production. This includes money making. These factors are: (1) God, (2) society, (3) man. First, God produces or furnishes the soil, climate, etc. Second, society furnishes a market for the products. Indians sold New York for twenty-eight dollars. Society made it worth a half billion. John Jacob Astor on the *Titanic* was worth millions. On a floating raft he was worth only what was on his back. Third, what is left for the individual to furnish? Very little! He furnishes industry and forethought, but God gives him the intelligence.

The Bible teaching is clear on this point. Deut. 8: 18, "But thou shall remember Jehovah thy God, for it is he that giveth thee power to get wealth." Also James 1: 17, "Every good and perfect gift is from above." Man is dependent. God alone is his help. A moment's meditation shows how ungrateful a Christian proves himself in refusing to pay God the divinely demanded tithe.

"Will a man rob God?" Such are the words of the Scripture. No one can evade the inquiry. May young Christians beware! It is serious for a stranger to charge one.

with robbery. When God makes the charge it is "the highest love accusing the best loved." There is no excuse! The words are clear. Read them: "Will a man rob God? yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse; for ye have robbed me, even this whole nation" (Mal. 3: 8, 9).

DEEPER SPIRITUAL TEACHINGS.

Exactly *what should be tithed* is a problem with some. Let us look at the Word of God. The term used is "increase." Your increase is that added to what you already have. That you should tithe. An entire salary is the "increase." There can be no question there. What children receive, either by gift or earnings, is "increase," unless the gift is for a specific purpose. If a child is given a dollar to buy a certain doll it is equivalent to receiving the doll.

Farmers, merchants, investors, and money lenders claim difficulty in estimating their tithe. Incidentally it might be said that they can estimate their "increase" as easily as their "income tax" for the Government. Look for example: A farmer invests \$5,000 in a

farm. His first crop sells for \$3,000. The cost of production was \$1,000. His "increase" was \$2,000 and should be tithed. Should he sell the farm for \$7,500 his "increase" by the sale would be \$2,500, and that amount should be tithed. So of all profit-bearing investments.

A Christian is not only bound to tithe his "increase," but he is responsible also for the investment of his tithe. In what shall we invest the tithe? A Bible is to be bought. Shall the tithe pay for it? A subscription to a religious paper and a donation to the blind beggar must be paid. Shall they come from the tithe?

Let us here find the principle that shall guide. Having the principle, the individual case can be determined. Is the investment one wholly for the Lord? Is it both "holy" and "wholly" His? Is self to get no benefit from it? The tithe is "holy" unto the Lord. Man is responsible for wise investments of it. It not only shall be "set aside," but also wisely "used." The steward is responsible for the investment.

God looks at the quality and not wholly at the quantity of the gift. This is assuring to the small giver. The widow's gift of both

mites was the greatest ever made. In giving them "both" she gave all she had. Poverty or limited means excuses no one. The law is simply "proportionate" giving. No demand for big gifts is made. "For if there be first a willing mind, it is accepted according to that a man hath, and not according to that which he hath not" (2 Cor. 8: 12). Again, "Every man shall give as he is able, according to the blessings of the Lord thy God which he hath given thee" (Deut. 16: 17).

OBJECTIONS TO TITHING.

Men, Christian men, who decline to obey God's commands to tithe, offer various excuses for their moral delinquency. They are indeed "excuses," and not "reasons." No reasons exist except three: ignorance, indifference, and disobedience. Several pages could be filled with these oft-repeated, trite excuses; but why air the superficial? All of them together can be easily and justly dismissed with two statements. First, they are made by those who from stinginess do not give as much as the tithe. Second, no *positive* Scriptural proof has ever been offered to support one of them.

The two most frequent mistakes made regarding tithing are: First, placing such emphasis upon tithing that the duties of stewardship are overlooked. Second, that stewardship supersedes or excludes tithing. That is, that we are to use "*all*" for God and that tithing therefore is unnecessary. Such is to rob God of all. Louis XI of France donated to the Virgin Mary the whole of Boulogne, but he reserved the *revenue* therefrom for himself. So of some Christians!

FINALLY AND SERIOUSLY

Before we pass to the next chapter and consider the blessings of tithing let every B. Y. P. U. worker, or other reader of these pages, resolve just here that he will not "rob God." For young Christians, it will be easy to begin to give the tenth. Resolve to have faith enough and grace enough to take God at His word and give the tenth as a *minimum*.

Which will you be: "*righteous*" or "*robber*"? Pledge yourself to become a tither. Make a pledge to give something to your church through its treasurer. Pay it weekly. Be an all-the-way Christian. Keep a strict account and get the blessings.

The dutiful treasurer of the B. Y. P. U., or the church, can do no better work than to canvass the members of the Union or church and secure their pledge to tithe. Let him sign the pledge himself and then take it to others to sign. Have it printed on a neat card, or order them from the Mission Boards. The following might well be used as a pledge:

TITHERS' PLEDGE

Believing it to be of Divine direction and realizing it to be both my duty and my privilege, I, as a Christian, do this day, solemnly but cheerfully agree to live a life of faithful stewardship and to give conscientiously, from love of the Master, at least one-tenth of all my income to the support of His church and to the missionary, educational, and benevolent interests of His Kingdom.

Signed.....

Date.....

CHAPTER VIII.

BENEFITS FROM TITHING.

WE have already seen that tithing is merely one expression of stewardship. We have seen also the Scriptural background for tithing. We have studied the law of tithing itself. May we turn now to the benefits, or blessings derived from tithing. This we can do with assurance and delight.

PERSONAL BENEFITS FROM TITHING.

1. Tithing, if conscientiously practiced, absolutely guarantees material blessings. For this we have God's positive word. "Bring ye the whole tithe into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it; and I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your grounds; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts" (Mal. 3: 10, 11). Again, "Honor the Lord

The Tithe

An Insurance Policy

PROVISION No. I

“Honor the Lord with thy substance, and with the firstfruits of thine increase; so shall thy barns be filled with plenty, and thy presses shall burst out with new wine.”

(Prov. 3: 9, 10.)

PROVISION No. II

“Bring ye the whole tithe into the storehouse, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it; and I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your grounds; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts.”

(Malachi 3: 10, 11.)

with thy substance, and with the first fruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine" (Prov. 3: 9, 10).

Nothing could be plainer or more positively written than those two promises. Nothing could be more liberal. Is there any Christian who will doubt God's Word or the fulfillment of His promises? Is there any Christian with too little faith in God to trust his material prosperity in God's hands?

These promises constitute nothing less than a holy insurance policy with heavenly security. The insurance is against disaster, misfortunes, poverty, drouth, boll weevil, and any other adversity to man. Let no man "spiritualize" these verses out of their "material" significance! The additional blessing is that no man is too poor to pay the premium on this policy.

2. Tithing makes possible "cheerful giving." Man may thereby guarantee the eternal love of God, for God "loveth a cheerful giver." This will thereby displace forever Divine displeasure.

3. Tithing promotes success in business. Dr. Winburn, in "A Man and His Money," conclusively points out that tithing will ef-

fectively bring into any business enterprise the following elements of success: orderliness, as it necessitates strict accounting; aggressiveness, as God is a partner, and God's business has no right to fail; divine partnership, as tithing includes the Royal Partner; daily prayer, as tithing begets spirituality. Worry and anxiety are removed, as God is present in crucial moments.

4. Tithing saves man from the perils of luxury. To spirituality, luxury is more deadly than poverty. "The love of money is the root of all evil." The conscientious tither will never love his money more than his Maker. "It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of heaven." No faithful steward and tither allows his possessions to blind him to his eternal destiny.

5. Tithing provides a surplus on hand. The universal experience of tithers is that the treasury is never empty. There is something there for all causes. Increased prosperity means increased giving.

6. Tithers do not become impoverished. There is no record of a conscientious tither becoming an object of charity. God's prom-

ise is for prosperity. Not one of God's promises has ever yet failed. All tithers testify to increased advantages.

7. Tithing removes the "sting" from giving. One decision settles for life the matter of the minimum in giving. After this decision, the tither becomes merely a joyous distributor of funds.

8. Tithing removes the uncertainty in giving. The tenth is laid aside without the impelling appeals for special purposes. The tither does not have to debate matters when the special appeal is made. He has the funds on hand and he is merely a free and glad trustee.

9. Tithing increases spirituality. It fosters devotion to the cause of Christ. The practice of tithing keeps the Christian informed as to Kingdom movements. Man is interested in that to which he contributes. The tither, therefore, is interested in, devoted to, and a part of, the great work of God on earth. Tithing is friendly to the spiritual life of those who practice it. Decision to tithe marks a distinct spiritual victory.

10. Tithing increases consecration. To begin tithing requires considerable faith; to

continue tithing increases that faith. To begin tithing requires a surrender to God; to continue tithing increases love for God and activity in His Kingdom.

11. Tithing means increased giving. Few tithers, after beginning, limit their giving to the tenth. Increased giving means increased joy. Tithers give first one-tenth, then often two-tenths, and on with ever-increasing hilarity in their giving. Many have delighted, under God's prosperity, to give Him the nine-tenths and retain only the one-tenth. Still others, whose names could be mentioned here, are giving God all of their earnings. God prospered them until their needs and comforts for life were guaranteed, and now they live wholly for Him.

12. Tithing prepares man for the final reckoning. The millionaire and the miser alike must give an account of their stewardship. Both must account for their getting and their giving. They must account for their mistakes and their motives. Conscientious tithing is preparation for that day. Happy is he to whom the Lord will say, "Well done, thou good and faithful servant: Thou hast been faithful over a few things, I will make thee ruler over many things."

The author requested his greatly honored friend, Dr. A. T. Spalding, of Atlanta, Ga., now in his eighty-ninth year, to give a statement of his tithing experience. For the encouragement and blessing that might come to the young people, he did so, as follows:

"I entered college (Mercer University) in September, 1847, when I was not quite sixteen years old. A few weeks later I was converted. After I was baptized I began to read my Bible to learn the will of God. I came to the place where Jacob said, 'If God will be with me and will guard me in this way that I go . . . of all that Thou shalt give me, I will surely give the tenth unto Thee.' I had never heard of tithing, but I said to myself, 'That was noble. I will do that.'

"That was just seventy-two years ago. I have kept my vow. One-tenth of my gross income I have given to strictly religious purposes. I have kept daily, through these years, an account of my income and my expenditures. Now in my old age, not being dependent upon others, I have more than I have given away. See Mal. 3: 10."

This letter was dated in Atlanta, Ga., October 27, 1919, and signed by Dr. Spalding. Will the reader kindly notice his last statement, "I have more than I have given away." Dr. Spalding in his joyous old age, takes that as a direct fulfillment of Luke 6: 38, "Give, and it shall be given unto you; good measure, pressed down and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again."

Equally convincing of the fulfillment of God's promise is the personal experience of Mr. H. Z. Duke. "I went into a mercantile business known as the 'five and ten-cent business' in Bowie, Tex., in 1894, and in January following, I agreed to tithe for one year. Before the year was out I said, 'This suits me, and I will tithe, not for one year only, but for life.' The business prospered from the start, although begun in a small way. Having only about \$700 capital, doing a strictly cash business, both in buying and selling, of course our business was limited. Yet the first year our tenth was \$110; the second year, \$154; third, \$360; fourth, \$388; fifth, \$330; sixth, \$662; seventh, \$556; eighth,

\$250; ninth, \$556; tenth, \$1,040; eleventh, \$650; twelfth \$1,223; thirteenth, \$1,221; fourteenth, \$1,243; fifteenth, \$2,472; sixteenth, \$3,378; seventeenth, \$1,604; eighteenth, \$2,390."

KINGDOM BENEFITS.

If the accumulation of benefits which would accrue to the individual from tithing, as just enumerated, be multiplied by the number of Christians in the local church and in the world today, the result will somewhat indicate the blessings to the Kingdom of God.

Tithing would bring business into Christianity and take Christianity into business. Both alike would be glorified.

Tithing will dignify the church in the eyes of the world. Men in great numbers, now indifferent, would be made staunch admirers of the church of Christ.

Tithing, when universally practiced among Christians, would mean from four to ten times the present contribution for Christian enterprises.

Tithing would mean that the church itself would be the only money-raising organization. All auxiliaries to the church would be

educational agencies. None of them would take cognizance of the amount of money "it raised."

Tithing would insure symmetrical giving to all causes. No single Kingdom interest would succeed while another suffered.

Tithing would effectively connect the financing of Kingdom work with the worship of God.

Tithing would mean the absolute solution of all financial problems of the Kingdom. When God's people tithed there would never be a special collection, a debt, nor a deficit. The Kingdom would have all the money it needs. Then workers only would be the problem and tithing would help furnish them.

Glorious was the 75 Million Dollar Campaign among Southern Baptists. If, however, Southern Baptists tithed their increase, "Millions would come pouring in" each month of the year. No campaign would be necessary.

Let us illustrate: There are today in round numbers 3,000,000 Southern Baptists. If they earned an average of only \$100 per year—per year, not month—and followed the Bible teaching of tithing, the income to the

Kingdom would be \$30,000,000 per year. That is exactly twice the amount to be received per year from the 75 Million Campaign. Make such an estimate for your local church and your state. The result will be astounding and convincing.

Tithing would insure that last needed revival on earth of which Horace Bushnell wrote thus: "One more revival, only one more is needed, the revival of Christian stewardship, the consecration of the money power to God. When that revival comes, the Kingdom of God will come in a day."

CHAPTER IX.

MODERN CHURCH FINANCES.

It is desirable, before closing this study of stewardship, to direct the attention of the reader to the matter of the finances and financial obligations of his church. Certain phases of the stewardship doctrine will manifest themselves in the financial operations of the churches.

It is vital that the young people begin to assume a personal interest in the finances of their church. Far too often have churches failed to call in the younger membership in their financial considerations. The young as well as the old should have pride in the liberality of their church.

How much definite knowledge does the average church member under twenty years of age have of his church's receipts and gifts? How many can tell the amount their church gave to missions last year? How much do they pay the pastor? What proportion of their giving went to home support and how much to benevolences? How does your church stand in comparison financially with

PAUL'S PLAN

OF CHURCH FINANCE

P

PERIODIC

*"On first day of
the week*

*Worshipful
Prayerful
Cheerful
Habitual*

PERSONAL

*Let each one of
you*

*Each Man
Each Woman
Each Boy
Each Girl
No Proxies
No Merging*

PROVIDENT

*Laid by him in
store*

*Forehanded
Deliberate
Thoughtful
Intelligent*

PROPORTIONATE

As he may prosper

*Generous
Grateful
Responsible
Faithful*

PREVENTIVE

*That no collection
be made when I come"*

*No Deficits
No Interest on
Loans
No Worry
No Retrench-
ment*

the other churches in your association and state? In such information every young church member should be vitally interested and should greatly rejoice.

THE OBJECTS OF GIVING.

What are the real objects of giving in our churches? Why is the church member asked continually to give, give, give? The question is not "to what objects," but "why?" The answer is threefold: First, because the law of life is to "give out." Find the individual, or the church, that does not give and it is shortlived. Second, because it is desirable to secure as large sums as possible for spreading the gospel. Third, because giving increases the spirituality of the giver.

THE PRESENT DAY TENDENCY.

The present tendency among churches is away from the old method of "spasmodic" giving, and toward that of "systematic" finances. This is indeed a hopeful tendency, for in it there is great value to the Kingdom.

Under the old system of special appeals for special objects; of individual solicitation for large sums on different occasions; of

great emotional appeals by visiting agents for the cause in which they were specially interested, the whole cause was greatly retarded and results were unsatisfactory. The weather was a great consideration. It is stated that in one state, three rainy Sundays in succession cost Foreign Missions more than fifty thousand dollars. Such is perilous.

Present-day methods find both business and system forging well to the front. The most aggressive and hopeful ideas in church finances today may be summed up and discussed under the following general heads: (1) The annual budget; (2) the annual every-member canvass; (3) the duplex envelope system.

THE ANNUAL BUDGET.

The church that runs its business wisely will prepare and accept, each year, in advance, a budget of its entire expenses. Every item in the cost of running the church, as well as every item of missionary work and benevolences, will be listed and totaled. These items are placed in two separate columns. In one column is placed the church's current expenses; and in the other, the missionary budget. With this before them, the

church, through its deacons, puts itself to the task of raising the amounts necessary. The totals of the budget are a minimum and not a maximum for the year's work. Especially is this true of the missionary column.

In the current expense column should be placed such items as pastor's salary, janitor, fuel and lights, repairs, Sunday school expenses, B. Y. P. U. expenses, Woman's Missionary Society expenses, etc. In the other column should be included such items as Foreign Missions, Home Missions, State Missions, education, aged ministers' fund, poor fund, etc.

THE EVERY-MEMBER CANVASS.

The counterpart of the budget is the every-member canvass. Neither is successful without the other. By this canvass is meant that on one day each year every resident member of the church should be visited personally and asked for a subscription to the whole budget for the year. He states if it is to be paid weekly monthly, or quarterly. Weekly, according to the chart on page 91 of this chapter, is Scriptural, and decidedly preferable.

A printed, itemized statement of the budget should be presented to every contributing member. No living member of the church should be overlooked on the day of this canvass.

Every member of the church should either "give to" or "receive from" the church. Every member of a church who is too poor to give something to the church is also too poor not to receive something from the church. This every-member canvass should include the youngest as well as the oldest. If a child is a member of the church he should be a systematic giver to the church. The amount given may be small, but the impression made and the habit formed will be great. If they do not begin to give when they join, when will they begin?

THE DUPLEX ENVELOPE.

The most commonly accepted method of giving today is through the duplex envelope system. Many different devices are offered in this envelope, but in all of them the principle is the same. The envelope is made with two pockets and is perforated in the middle. Contributions are placed in each pocket each

Sunday, and the envelope is dropped into the collection plates at the hour of worship. One pocket is for church expenses, the other for benevolences. In some cases two envelopes of different colors, instead of the two pockets in one envelope, are used.

AN ADVANCE FOR THE FUTURE.

The tendency today in church finances is toward unifying all departments of the church in one financial program. There shall be only one treasurer for all organizations in the church. He alone will open the envelopes and count the offering. On his books each individual member will have a personal account. Each will be charged with his annual subscription and credited with each contribution. Some have suggested two separate treasurers: one for the church expenses, the other for the benevolences. With such a system of keeping books the delinquent members of the church are kept up with as accurately as are the customers of any business firm.

Specialists in church finances go a step further. They say that not only is the tendency toward having one treasurer, but also that no organization in the church should

ever make any effort whatever toward money raising. The church itself should be the one great money raiser. In this event, no account should be taken of the amount of money that any organization, within itself, raises. The contribution plates will be passed, not only at the preaching hours, but also at Sunday school, Woman's Missionary Society, B. Y. P. U., and prayer meeting. At each of these meetings, the envelopes will be collected and delivered to the church treasurer, who opens them and gives proper credit.

If this ideal is ever realized it will mean that all organizations within the church, missionary societies, and otherwise, will become exclusively educational agencies, and their meetings occasions for inspiration and worship. They would teach the Bible, missions, church life, benevolences, stewardship, and tithing, and trust their teachings to inspire more liberal giving to the church. Of course, all expenses of these organizations, as shown in the budget, will be paid by the church. This would effectively displace apportionments, assessments, and the extreme urgency for raising money when the motive for raising it is the meeting of apportionments, and not wholly for the worship of God.

CHAPTER X.

THE PROGRESS OF STEWARDSHIP IN AMERICA DURING THE NINETEENTH CENTURY. A READING CHAPTER.

THROUGHOUT this study attention has been directed to the "modern" tendencies and developments of stewardship. The word "modern" has been used to embrace the past ten to twenty years. There is, before that time, a most illuminating and fascinating bit of history regarding the progress of stewardship in America.

In "A Man and His Money," Mr. Harvey Reeves Calkins gives an account of this development throughout the entire nineteenth century. Most of the facts in this chapter are, with his permission, taken from his book.

BEFORE THE CIVIL WAR.

In the early years of the nineteenth century, just after the Revolutionary War, about all that America could do was toward her own construction as an independent state. She did well to do that. That was the extent of her stewardship.

In 1806, however, the first foreign missionary society was formed. It was the American Board of Commissioners for Foreign Missions. It was an interdenominational organization. In 1814, the American Baptist Foreign Missionary Society was organized; and in 1819, came the Missionary Society of the Methodist Episcopal Church. These organizations proved an inspiration toward enlarged faith and broadened activities in matters of stewardship. Up to 1840, the Baptists and Methodists together gave only about \$100,000 to their societies. The Presbyterians, though later in organizing, were more liberal.

The year 1848 marked great increase in wealth, but low standards of stewardship had been raised during the past generation and they were not ready, in spiritual development, for the material advance. In 1848, gold was discovered in California and as a result more than \$400,000,000 was taken from the mines and put into the pockets of the people. The churches, however, were not ready for it, and the Kingdom of God was thereby denied the advancement which it might reasonably have enjoyed. Stewardship had not been taught.

FIVE STEWARDSHIP YEARS.

The years from 1850 to 1855, however, witnessed the most remarkable strides in stewardship of any five successive years of Christian history. In order to develop a conscience and conviction on the subject of Christian stewardship, and the Bible teachings regarding the doctrines, liberal-hearted men and well-meaning societies began to offer commanding prizes for essays on the subject. Competition was keen and competitors were many.

The objects sought through these essays were, as stated, "To show the right relation of Christian men to their property." It was the conviction of the wisest of leaders that spasmodic collections were, and always would be, a miserable failure as a means of financing the Kingdom. These essays were to lift the people to higher conceptions of the true ethics of giving, and of the underlying principles of stewardship. The objectives sought were realized. It is written that "Ministers and laymen in all parts of the country were directed to the broad theme of stewardship of material possessions, as a mark of Chris-

tian character, and sermons and discussions on this fruitful theme were the order of the day."

Not only that, but these competitive essays provoked other writings that were published during these five years, all of which were read widely throughout America and even in parts of Europe.

THE EMPHASIS IN THESE WRITINGS.

In all these essays there was a prevailing emphasis laid upon three great fundamental stewardship principles. Those were: (1) God's absolute ownership, and man's consequent stewardship of all things; (2) a definite setting aside of a definite proportion of individual income for benevolent purposes; (3) the tithe, or one-tenth, as the divinely-named proportion to be so set apart.

Coming from this awakening were conspicuous results along such lines as an increase, in large proportions, of church resources; increased salaries for ministers; educational advantages were vastly improved; new colleges were built and institutions of learning sprang up in all sections; men recognized as never before the duty of

consecrating their wealth and devoting it more largely to philanthropic causes. Contributions to Foreign Missions increased to double their former proportions. "It is impossible to measure, or even estimate, the profound spiritual forces which had their rise in those prolific years, and still flow forth to bless humanity."

THE CIVIL WAR.

These years, 1850 to 1855, had brought the people up to the very eve of the Civil War. The material prosperity of the churches was, as is inevitably true when stewardship is practiced, accompanied by the spiritual development of the people. In the face of the war, how they needed it! Of this Dr. Calkins says: "How marvelously and how quietly God had prepared us for our bitter struggle! How the revival rains that preceded the war filled the trenches of the field with stored-up streams of blessings! And how, like a blithe and intelligent workman, the stewardship campaign from 1850 to 1855 dug the trenches across the field, and prepared the way of the Lord! For it is ever so that 'tithes' come before the 'blessings.'"

That war both destroyed and made the nation. The results were temporarily disastrous to all constructive activities of former years. Among other downfalls was that of the urgency of the religious principle of stewardship. It was a pity that it might not have been allowed to stand against the storms and tumults.

Such, however, was humanly impossible. This does not mean that the work that had been done had been done in vain. It was to have its effects for good. But, as is true in the case of every war, "the passions of men, fed by blood and battle, had vitiated the finer spiritual fiber of an entire generation. Men became opportunists. In religion, statecraft and business they demanded quick returns. They disliked perspective, and seemed unfitted to take the long look."

The impatience of battle, like the habits of caged beasts, could not be thrown off. Stewardship, like hard woods, has of necessity slow growth, and in the emergencies of the ante-bellum days men resorted to other less substantial methods for raising money for immediate demands.

RESPONSIBILITIES UPON THE CHURCHES.

The days of reconstruction were demanding days. Remedies must be immediate. The millions of freedmen had rights that must be respected. Their education and training must be provided. Meeting houses must be built. The western states were opening up rapidly. Educational institutions must be founded and fostered. Missionary enterprises among both men and women demanded both skill and financial support. The temperance fight must be waged and encouraged. Many and manifold were the demands upon the moral forces of the entire country. All of these stringencies called for immediate money.

STEWARDSHIP LAPSED.

Under these unusual and extraordinary strains money was the immediate demand, and time was not taken to stress the principles of stewardship. All of the excellent literature that had sprung into circulation from 1850 to 1855 was allowed to pass from the hands of the people, and from the printing presses, into decay.

The great stewardship tidal wave had run its force and the surface of the sea was a list-

less calm. The churches resorted to various compromising measures to raise money. Stewardship teachings in former years had shown the folly of such means. Now, however, it was the prevailing custom. The minister himself, to be a most successful one, must be, to a great extent, a financier. Certainly he must have ability to raise money to meet the ever-recurring crises which continued to arise. Spasmodic giving as a result of tender appeals to the emotions of the congregation was the order of the day. To this good day the churches have not recovered from those practices.

APPORTIONMENTS AND BUDGETS.

In thorough keeping with those ideas, churches began to ignore the teachings of the Scriptures and to resort to hurriedly devised schemes for raising money. Stewardship with its sound principles was forgotten. "Collections" for all causes became the custom. They forgot and forsook for other methods the teachings of Paul, "Let there be no collections when I come." Besides "collections," there began to appear also "budgets" and "apportionments." The re-

sponsibility for raising these apportionments fell upon individuals,—usually the pastor. His quest and interest accordingly became centered in “raising money” rather than “winning men.” The well-devised “principles” gave way to less wise “methods.” Many times the *man* was lost, because his money alone was sought.

Relics of this custom have come down to us today. They are increasingly unpopular and rapidly passing out. May no one hinder their going! May churches universally see that the principles of the Scripture are those to which we must cleave, and remember in the meantime that these principles are more vital than the threatening emergencies of the passing day.

OUR HANDICAP.

The thoughtful reader will readily see from these historical facts that we are today struggling to overcome the handicaps resultant from the departure of that past generation from the program of stewardship. What advancements in the Kingdom work we would have seen ere this time if only at the close of the Civil War the incoming gen-

eration, the young men and even the children, had been consistently taught stewardship! Who can fail to deplore the departure caused by the war. "Expediency, as a substitute for ethics, is costly business."

RESULTS OF THE WORLD WAR.

It is of more than passing interest to compare the results in America of the recent "World War" with those, just enumerated, of the Civil War. It seems that the moral effect of the World War has been to accelerate the activities of American Christians. Churches have been strengthened. Denominations have undertaken colossal missionary tasks. In and through all of this has been an urging of the principles of stewardship.

Results of this increased emphasis upon stewardship have been manifest in all departments of the religious life of the nation. Tithers are multiplying by the thousands. Missionaries are volunteering and being sent out in tremendous numbers. Men are giving more liberally than ever before. God's people seem to see the folly of "special collections," and are stressing the wisdom of systematic giving in the churches. Church suppers,

bazaars, sales and pay socials have already met with the disgust which they deserve. They are soon to be gone for good! Great is the pity that we have tolerated the disgrace, if not the blasphemy, so long! Christian people may justly rejoice in their going.

May it be the profound hope, and avowed purpose of every reader of this book that from this time hence subterfuges may be suppressed; that stewardship may become the universal rule of Christendom, and that systematic giving, according to the Scriptural methods, may become the happy solution of all financial problems of the Kingdom of God.

CHAPTER XI.

QUESTIONS FOR REVIEW AND TEST.

NOTE.—The teacher or leader of the class, for an examination on this book, may select ten, twelve, or fifteen of the questions listed below and give them to the class. They should be answered in writing from memory without aid.

To those who pass the test satisfactorily a seal for the B.Y.P.U. diploma will be awarded by the Baptist Sunday School Board. If a pupil has not received a diploma a certificate will be awarded, which may be exchanged for a seal after the diploma has been received. This diploma is awarded for a satisfactory study of the New B.Y.P.U. Manual.

These certificates should be awarded publicly; that is, before the entire church or school.

- ① State briefly and clearly ⁵four things that Christian stewardship is; three things it is not.
- ✓ 2. State two things that stewardship denies. *See*
3. Explain the teachings of the Old and the New Testament regarding both tithing and stewardship. Explain thoroughly their relation one to the other.

- ✓4. Justify by Scripture the teaching of tithing in the New Testament.
5. What "new thinking" was caused by the World War?
6. Name one result from that thinking.
- ✓7. State in broad outline what is the "modern emphasis" of stewardship.
- ✓8. Name five of the seven "agencies" now advancing stewardship study.
- ✓9. Tell why man cannot "own" property. Give a Scripture verse to prove it.
10. What did the story of the "Indian Chief" illustrate?
11. What can a man "own"?
12. Explain the difference between "owning" and "possessing."
13. What did Mr. Carnegie say about the duty of the wealthy?
- ✓14. Name several elements of life of which we are stewards.
- ✓15. Give the final test for a Christian's amusements.
16. How is a Christian to decide if his "job" is big enough?
17. What reason can you offer to prove that all Christians have talent?
18. What relation does getting an education have to stewardship?
19. Upon what terms does a man have life given him?
20. What proof can you offer that man is merely steward of his life?
- ✓21. Explain why God is "jealous" of young life.
22. Whom besides preachers and missionaries does God call?
23. How is a young person to know when God calls him?

24. What is meant by "survival value" of life's work?
25. Tell the story of the "steward" society girl, or the doctor.
26. What does "tithing" mean?
- ✓ 27. What relation does tithing have to stewardship? Distinguish clearly.
28. Quote the Scripture verse where Jesus commended tithing.
29. Prove that the New Testament teaches tithing. Why is it mentioned so seldom?
- ✓ 30. Compare the law of the Sabbath and that of tithing.
31. State three "deeper spiritual teachings" from tithing.
- ✓ 32. ~~Point out the dangers of "two frequent mistakes" regarding tithing.~~ *name*
33. Discuss what Malachi says about the man who will not tithe.
34. Quote Malachi 3: 10.
- ✓ 35. Name at least eight personal, and four Kingdom blessings from tithing.
36. What is the tendency today in church finance. Explain the difference between systematic and spasmodic giving.
- ✓ 37. The annual "budget," the "every-member canvass," and the "duplex envelope" are the methods of modern church finance. Explain each.
38. Name several items that would be placed on each side of a budget.
39. What is the content, briefly stated, of Chapter X? Have you read all of it?
40. What practical use will you make of the suggestions in this book?
41. What definite good has the study of the book done you?

name 2 fundamental principles of S.S.

